

2018 Open Enrollment FAQs

General Life Insurance Open Enrollment & Eligibility Questions

1. When is Open Enrollment for Plan Year 2018?

October 9 - October 20, 2017.

2. Do I have to enroll?

No. Life insurance Open Enrollment is voluntary. You do not have to enroll unless you want to make a change or elect new coverage.

3. Do I have to complete a medical questionnaire or medical exam?

No. During Open Enrollment you can enroll in life insurance without a medical questionnaire or exam.

4. How do I enroll?

You may enroll using the paper application in the Benefits Selection Guide or online through KHRIS ESS at khris.ky.gov.

5. Who do I call for assistance?

Open Enrollment Hotline

888-581-8834

502-564-6534

The options below are only available October 9-20, 2017.

Option 1

KHRIS User ID and password

Option 3

Member Services & Eligibility for health FSA or life insurance benefits.

Option 4

Technical assistance such as browser issues, settings, adobe issues or compatibility errors.

6. What are the Open Enrollment customer service hours?

Oct. 9-13/Monday -Friday 8 a.m. to 6 p.m. ET

Oct. 14 Saturday: 8 a.m. to 1 p.m. ET

Oct. 16-20/Monday - Friday: 8 a.m. to 8 p.m. ET

7. When and where are the Benefit Fairs?

Benefit fairs will be held at 14 locations from Oct. 2 through Oct. 17. At all benefit fair locations, there will be enrollment assistance and experts to help you understand your life benefits.

8. Will my rates for Optional Life Insurance ever change?

Your rates will increase when you turn 40 and once again at age 60.

9. Does the Group Term Life Insurance pay for Suicide?

For all **Optional** Insurance, issued after January 01, 2012, the benefits payable are limited if the participant or the participant's insured dependent commits suicide, while sane or insane, within two years of the issue date. In such case, liability will be limited to a return of all premiums paid during the policy period.

10. Who can be covered under the Dependent Term Life Insurance?

Eligible dependents include your Spouse (to whom you are legally married) and unmarried dependent children under age 18. Dependent children 18 and older can be covered providing they attend an educational institution and rely on you for financial support.

11. When does the Optional and/or Dependent Term Life Insurance start?

The additional insurance becomes effective on the first day of the second month from your employment date. Evidence will be required if you enroll later than the 35 days from the date of your employment. If evidence of insurability is required, coverage will be effective on the first day of the month following the date the insurance carrier accepts your evidence of insurability.

12. Who is the beneficiary for the Dependent Term Life?

Benefits will be paid to the employee when a covered dependent dies.

13. If I die, can my spouse continue his/her coverage?

A dependent can convert to an individual policy, should your insurance end due to death. The dependent would have 35 days from the date your coverage ends to convert.

14. If I decide I want less coverage, can I decrease my Optional and/or Dependent Life Insurance coverage?

Yes, simply complete an application requesting a change to a plan with less coverage. Remember, if you decide to increase your coverage later, you must provide Evidence of Insurability.

15. How do I enroll in the Optional and/or Dependent Life Insurance?

A new employee can select Optional and/or Dependent Insurance within 35 days from their hire date by completing a life insurance application. If an employee is a transfer or wants to pick up additional coverage without a qualifying event, they must complete a life insurance application selecting the desired plan and mail to the Group Life Insurance Branch. Once received and reviewed, an Evidence of Insurability statement will be mailed to the employee's home address if required for the additional Life Insurance.

16. If I should leave my job, is it possible for me to continue my Life Insurance Coverage?

Yes. Your Basic, Optional, and Dependent Group Life Insurance coverage will end the last day of the same month in which your employment ended. However, in the 31 days following the termination of your coverage you can convert your Basic, Optional, and Dependent Group Life Insurance Coverage to an individual policy without having to furnish Evidence of Insurability. If you die during this 31 day period, this insurance will be paid whether or not you have applied for an individual policy.

17. When does the Optional Life Insurance end?

The Optional Life Insurance will end (1) on the last day of the same month in which your employment ends, (2) if the plan is discontinued, (3) if you stop making contributions, or (4) if you are no longer an eligible employee

18. When does the Dependent Term Life Insurance end?

The Dependent Insurance will end on (1) on the last day of the same month in which your employment ends, (2) if the plan is discontinued, (2) if you stop making contributions, (4) if the Dependent dies, (5) if the Dependent is no longer eligible or (6) employee is no longer legally married (divorced).

19. How can I change my beneficiary?

You may obtain a new Beneficiary Designation form from your Insurance Coordinator/HRG, or Via the Web. Complete and date the form and return it to your Insurance Coordinator or the Group Life Insurance Branch or you may go to the Employee Self Service (ESS) portal and make that change.

20. I do not have Dependents now. Can I enroll when I acquire a Dependent?

Yes. You can enroll within 35 days of first acquiring a dependent.

21. Must I notify Group Life Insurance if I have a newborn?

If you are already enrolled in a dependent plan covering children, your newborn is automatically covered upon birth. Otherwise, if you want to cover your newborn, you would need to complete an enrollment application upon their birth and your newborn will be effective on the first day of the next month.

28. How are benefits obtained when there is a claim?

The beneficiary on the policy should contact the Employee's Insurance Coordinator to complete the Proof of Death Claim form. The Insurance Coordinator would then be responsible for contacting the Group Life Insurance Branch to begin that process. After completing the death claim, submit with required forms to the Group Life Insurance Branch. Any premiums that have been paid after the coverage is terminated will be refunded to the employee or the Employee's Estate.

29. Can I keep my Coverage if I transfer and have no break in service?

Yes. When you transfer the same Optional and/or Dependent Term Life Insurance will remain in effect unless you complete an enrollment form requesting a termination of coverage. If you decide to enroll in or change your coverage, you would have to provide Evidence of Insurability to the Insurance Carrier and have approval before your coverage begins.

30. Can I cancel my Optional and/or Dependent Term Life Insurance at any time?

Yes. Complete an application, checking your intent to terminate coverage and return the completed form to your Insurance Coordinator or the Group Life Insurance Branch. The request must be in writing with your signature and date.

31. Is there any Accidental Death and Dismemberment Benefit?

Yes. If the loss of life is caused by an Accident, the Accidental Death Benefit is payable to your beneficiary in an amount equal to both your Basic and Optional Life Insurance. Please refer to your Certificate of Coverage for further details.

32. What are the Exclusions to the Accidental Death & Dismemberment coverage?

Please refer to the Booklet/Certificate of Coverage via the web under Group Life Insurance benefits

33. Is there an additional cost associated with the Accidental Death & Dismemberment Benefit?

No. The Accidental Death & Dismemberment Benefit is included as part of the Basic and Optional Life Insurance premium.

34. Can I change the Optional Plan I have selected, or enroll in any Optional Plan at a later date (outside Open Enrollment)?

Yes. If you change from one Optional Plan to another Optional Plan, and the change provides you with a higher amount of Insurance, you will be required to furnish satisfactory evidence of insurability to the Insurance Carrier. The new amount will become effective when the Evidence is approved by the Insurance Carrier.

35. Will I receive a certificate explaining my coverage under the Commonwealth Plan?

You will receive a Certificate of Coverage explaining the Benefits that are offered by the Commonwealth of Kentucky. An individual certificate showing detailed information regarding your selected coverage will be sent your home address.

36. If I have additional questions, where can I get information?

You can contact your Insurance Coordinator/HRG or you can call the Group Life Insurance Branch at (502) 564-4774, (800) 267-8352, or (888) 581-8834 (Option 3). You may also visit the Group Life Insurance Branch via the web for additional information or forms.

37. Does my Group Life Insurance have any cash value?

No this is a term life insurance policy with no cash value.

38. How long may I carry my Group Life Insurance?

Your coverage will end when your employment ends. You will have the option to convert your coverage, after you leave employment with no medical questions.

39. My spouse and I are both Employees, can each of us cover each other as a Dependent? Can each of us cover our children?

Yes each of you may enroll for Dependent Group Life.